area under coconut" to the farmers for a minimum of 0.1 ha. and a maximum of 4 ha. in 3 instalments for first three years of planting.

Increase in the Production of Raw Cashew Nut

1865. SHRI J. CHITHARANJAN: Will the Minister of AGRICULTURE be pleased to state:

(a) whether Government are aware of the necessity to increase raw cashew nut production in the country;

(b) whether Government have any programme to extend cashew cultivation in the coutnry; and

(c) if so, the details of the scheme?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (DR. S. VENUGOPALACHARI): (a) Yes, Sir.

(b) and (c) Yes, Sir. Government of India under a centrally sponsored scheme on 'Integrated Development Programme of Cashew' is providing assistance for area expansion, replanting , improving productivity of existing plantation, multiplication and supply of quality planting matrial, adoption of improved production and pest management practices and training of farmers to increase the production of cashew in the country. The current year's outlay of the scheme is Rs. 16.00 crores.

Rural Credit for Indian Agriculture

1866. SHRI NARENDRA MOHAN: Will the Minister of AGRICULTURE be pleased to state:

(a) what is the total amount of rural credit required by the Indian agriculture and how this need is going to be fulfilled during the Ninth Plan; and

(b) what strategies are being formulated and what is the response to these strategies by the banking sector?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (DR. S. VENUGOPALACHARI): (a) and (b) Rural credit required by the Indian agriculture as assessed by the Working Group on Agriculture Credit and coop. is of the order of Rs. 229750 crore for the IX Plan period. For meeting the agricultural credit requirements during the Ninth plan period, various steps have been taken to ensure that the Targets set forth for the Ninth Plan are fully met.

The Government policy is to restructure the cooperative credit system so as to double the flow of credit to agriculture and agro-industries, particularly to small and marginal farmers within next five years. To achive this objective, special Action Plans for strenthening the credit institution have been formulated. In order to augment the flow of credit to agriculture, it is proposed to increase the share capital of NABARD to Rs. 1000 crore from Rs. 500 crore and to set up State Agricultural Finance Development Corporations to provide credit support needed for hi-tech agricultural activities. As a part of restructuring package, equity support to the extent of Rs. 274 crore has been provided to 102 Regional Rural Banks (RRBs). NABARD has earmarked a sum of Rs. 400 crore for provision of refinance through a separate line of Short Term (SAO) credit to State Coorperative Banks (SCBs) and RRBs for meeting credit needs of tribals. Further RBI has advised to all commercial banks to increase the credit flow by 25% p.a. Cooperatives/RRBs have been advised to attain the same growth rate in the flow of ground level credit. RBI has relaxed its SLR/CRR norms to provide substantial resources to commercial banks for lending. Additional steps taken to improve credit flow to agriculture include simplification of application forms; prescription of scales of finance for Crop loans as worked out by the technical committees constituted in each district for various crops and their uniform adoption

by banks; liberalisation of guidelines in regard to requirement of collateral security by way of mortgage of land or third party guarantee; delegation of appropriate sanctioning powers to rural branch managers; disposal of loan application upto Rs. 25,000/- within a fortnight and those over Rs. 25,000/- within 8-9 months; introduction of Agricultural Cards by Public Sector Banks for farmers etc; Public Sector Banks having short fall in lending to the priority sector have been directed by RBI to contribute Rs. 2500 crore to the Rural Infrastructure Development Fund (RIDF) on pro-rata basis. Based on the various policy initiatives taken by RBI/ NABARD and the improved financial position of the financial institutions, the flow of ground level credit is estimated to increase from a level of Rs. 22,032 crore during 1995-96 to Rs. 28.653 crore in 1996-97 forming 30% growth. It is tentatively projected to grow further to Rs. 34.274 crore in 1997-98. Detailed policy measeures and initiatives being under taken to increase the flow of agricultural credit in a smooth way are outlined in the enclosed Statement.

Statement

MEASURES UNDER-WAY

In order to strengthen the rural credit system, Govt. of India is taking the following steps:—

i. Replacing the Multi-State Cooperative Societies Act by an enactment modelled on the lines recommended by the Ch. Brahm Prakash Committee.

ii. Formulation of a National policy on Cooperatives.

iii. Bringing about amendments to the N.C.D.C. Act with a view to giving the National Cooperative Development Corporation greater operational freedom, free access to resources and opening up the scope of its activities to the livestock and poultry sectors among many others.

iv. Proposal to bring in a Constitutional Amendment for according protection to the Cooperatives on the lines of the Panchayati Raj is also under consideration.

v. A cooperative Bank of India is proposed to be set up to enable the Cooperative Credit Structure to impart greater internal mobility to its resources and also access external sources of assistance.

vi. Efforts are being made to improve the recovery performance of Credit Institutions so that the recycling of funds could take place.

vii. The resource base of cooperatives will be strengthened by way of encouraging Deposit Gurantee Scheme.

ASSISTANCE FOR CLEANSING BALANCE SHEETS OF COOPERATIVE BANKS	Many Cooperative Banks are not in a position to attain sustainable viability because of heavy accumulated losses due to implementation of Agricultural Rural Debt Relief Scheme, 1990 (ARDR) and other factors. The quantum of resources required to cleanse the balance-sheets of the Cooperative Institutions, other then Short-term and long-term structures has been tentatively estimated to be of the order of Rs. 6600 crore. In order to cleanse the balance-sheets of the Cooperative Institution, a scheme—viz. 'Cleansing of the Balance Sheets' is being formulated by this Department for implementation during Ninth Plan.
RECENT POLICY INITIATIVES OF NABARD/ RBI FOR COOPERATIVE INSTITUTIONS	In consenance with priorities under the production credit dispensation, NABARD pursue the following policy measures for maintaining increased credit flow at the ground level and ensureing adequate coverage of neglected/backward regions including North-Eastern Region. (i) Continuance of relaxations in the minimum recovery norms for sanction of Credit limits to banks to facilitate the flow of Credit to new and non-defaulting borrowers. (ii) Sanction of Credit limits to banks in North-Eastern region by relaxing minimum recovery norms. (iii) Relaxation in the discipline of Minimum Involvement. (iv) Sanction of separate Credit limits for financing tribals on liberal terms. (v) Continued support to special programme like oilseeds production programme, National Pulses Development Programme etc. (vi) Emphasis on increased coverage of small and marginal farmers. (vii) It has been decided by RBI to allow the establishment of local area banks in private sector. (viii) Prudential norms regarding income recognition, classification of assets and provisioning in the District Cooperatives Banks and State Coop. Banks is being made applicable in a phased manner by RBI w.e.f. 1996-97. (ix) A Business Development Plan-

ning Programme has been prepared to enable societies at the Primary level to expand and diversify their business to achieve financial viability. Besides, specific relaxations in the norms for sanction of credit limits as well as operational disciplins, have been provided to banks operating in backward regions to ensure uninterrupted flow of refinance from NABARD.

खाद्यान्नों का उत्पादन कम होना

1867. **श्री राम जेठमलानी:** क्या कृषि मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या यह सच है कि देश में गेहूं, चावल, दलहन, तिलहन तथा मोटे अनाजों के उत्पादन की प्रति हैक्टेयर दर विश्व में उनके उत्पादन की औसत दर की तुलना में बहुत कम है;

(ख) यदि हां, तो देश में उपरोक्त खाद्यान्नों की औसत उत्पादन दर क्या है और अन्तर्राष्ट्रीय स्तर पर इनकी प्रति हैक्टेयर उत्पादन दर क्या है; और

(ग) देश में उत्पादन बढ़ाने हेतु नौवीं पंचवर्षीय योजना के अन्त में उपरोक्त खाद्यान्नों की प्रति हैक्टेयर उत्पादन के लिये क्या-क्या लक्ष्य निर्धारित किए गए हैं?

कृषि मंत्रालय में राज्य मंत्री (डा० एस० वेणुगोपालाचारी): (क) और (ख) गेहूं को छोड़कर प्रश्न में उल्लिखित सभी फसलों का भारत में प्रति हैक्टेयर औसत उत्पादन, विश्व की औसत से कम है। विवरण निम्नलिखित सारणी में दिया गया है:—

विश्व की औसत की तुलना में 1995 में भारत में फसलों की औसत उत्पादकता।

(कि.ग्रा./हैक्टेयर)

मद	विश्व	भारत
गेहूं	2453	2482
धान	3689	2879
मोटे अनाज	2476	900
कुल दालें	796	595
तिलहन		
सोयाबीन	2022	920
मूंगफली (छिलके सहित)	1245	855
सूरजमुखी के बीज	1219	535
तोरिया के बीज	1408	888
अलसी के बीज	825	386

(ग) पंचवर्षीय योजना में प्रति हैक्टेयर उत्पादन दर के लिए लक्ष्य निर्धारित नहीं किए गए हैं। 9 वीं योजना के लिए खाद्यान्नों के उत्पादन के लक्ष्यों को अभी अंतिम रूप दिया जाना है।

Visit to flood affected areas of Ahmedabad city

1868. SHRI RAJUBHAI PARMAR: Will the Minister of AGRICULTURE be pleased to state:

(a) whether he has visited the flood affected areas of Mehsana, Sundarnagar and Ahmedabad city and districts in June-July this year;

(b) if so, what was his assessment about the devastation caused; and

(c) what demand was made by the State Government for relief of the victims and how far the demand was met?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (DR. S. VENUGOPALACHARI): (a) Agriculture Minister visited Gujarat on 29th June, 1997 and surveyed some of the flood affected areas of Mehsana, Surendranagar and Ahmedabad districts.